

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Joann Gail Stoffregen
Debtor

Case No. 18-01559-RNO
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-1

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 32

Date Rcvd: Jul 20, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 22, 2018.

db
+Joann Gail Stoffregen, 362 Dug Hill Road, Biglerville, PA 17307-9725
5048726 +Aarons Sales & Lease, Attn: Bankruptcy, Po Box 100039, Kennesaw, GA 30156-9239
5048728 +Alpha Recovery Corporation, 6912 s. Quentien Street, Englewood, CO 80112-4531
5048738 Citibank, N.A., c/o Midland Credit Management, Inc., San Diego, CA 92108
5048739 +Citibank/Exxon Mobile, Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
5048740 +Citibank/Shell Oil, Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
5048741 +Citicard, PO Box 790040, Saint Louis, MO 63179-0040
5048742 +Client Services Inc., 3451 Harry S. Truman Blvd., Saint Charles, MO 63301-9816
5048746 +GC Services Limited Partnership, Po Box 1280, Oaks, PA 19456-1280
5048748 Jefferson Capital Systems, LLC, Po Box 1999, Saint Cloud, MN 56302
5048749 +Lyons daughter and Veldhuis, PC, 136 Gaither Drive, Mount Laurel, NJ 08054-1725
5048753 +Monach Recovery, 3260 Tillman Drive, Ste. 75, Bensalem, PA 19020-2059
5048754 +National Credit Adjusters, PO Box 3023, 327 W. 4th Street, Hutchinson, KS 67501-4842
5048755 +Ratchford Law Group, 409 Lackawanna Ave, Scranton, PA 18503-2059
5048759 +State of Maryland, Central Collectio Unit, 300 W. Preston Street,
Baltimore, MD 21201-2307
5048762 Target, Target Card Services, Mail Stop NCB-0461, Minneapolis, MN 55440

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

5048729 EDI: BANKAMER.COM Jul 20 2018 22:48:00 Bank Of America, Attn: Bankruptcy, Po Box 982238,
El Paso, TX 79998
5048731 +EDI: CAPITALONE.COM Jul 20 2018 22:48:00 Capital One, Attn: Bankruptcy, Po Box 30285,
Salt Lake City, UT 84130-0285
5048736 +E-mail/Text: opsga_usbankruptcy@cashnetusa.com Jul 20 2018 18:48:27 Cash Net USA,
175 West Jackson, Ste. 1000, Chicago, IL 60604-2863
5048737 +EDI: CHASE.COM Jul 20 2018 22:48:00 Chase Card Services, Correspondence Dept,
Po Box 15298, Wilmington, DE 19850-5298
5048743 +EDI: BLUESTEM Jul 20 2018 22:48:00 Fingerhut, Bankruptcy Dept, 6250 Ridgewood Rd,
Saint Cloud, MN 56303-0820
5048744 +EDI: AMINFOFP.COM Jul 20 2018 22:48:00 First Premier Bank, Po Box 5524,
Sioux Falls, SD 57117-5524
5048747 EDI: IRS.COM Jul 20 2018 22:48:00 Internal Revenue Service, 1111 Constitution Ave,
Washington, DC 20224
5048750 E-mail/Text: camanagement@mtb.com Jul 20 2018 18:48:30 M & T Bank, Attn: Bankruptcy,
Po Box 844, Buffalo, NY 14240
5048751 E-mail/Text: camanagement@mtb.com Jul 20 2018 18:48:30 M&T Bank, 1 Fountain Plz Fl 4,
Buffalo, NY 14203
5048752 +EDI: MID8.COM Jul 20 2018 22:48:00 Midland Funding, 2365 Northside Dr., #30,
San Diego, CA 92108-2709
5048757 EDI: AGFINANCE.COM Jul 20 2018 22:48:00 Springleaf Financial S, 8837 Belair Rd,
Baltimore, MD 21236
5048756 +EDI: CBS7AVE Jul 20 2018 22:48:00 Seventh Ave, Attn: Bankruptcy Dept, 1112 7th Ave,
Monroe, WI 53566-1364
5048760 +EDI: RMSC.COM Jul 20 2018 22:48:00 Synchrony Bank/ JC Penneys, Attn: Bankruptcy Dept,
Po Box 965060, Orlando, FL 32896-5060
5048764 EDI: TFSR.COM Jul 20 2018 22:48:00 Toyota Financial Services, Attn: Bankruptcy,
Po Box 8026, Cedar Rapids, IA 52409
5048763 +Fax: 301-858-1852 Jul 20 2018 19:02:08 Tower FCU, c/o R.A. Rogers, Inc., Po Box 3302,
Crofton, MD 21114-0302
5048767 +EDI: WFFC.COM Jul 20 2018 22:48:00 Wells Fargo Dealer Services, Attn: Bankruptcy,
Po Box 19657, Irvine, CA 92623-9657

TOTAL: 16

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

5048727* +Aarons Sales & Lease, Attn: Bankruptcy, Po Box 100039, Kennesaw, GA 30156-9239
5048730* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bank Of America, Attn: Bankruptcy, Po Box 982238,
El Paso, TX 79998)
5048734* +Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
5048735* +Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
5048732* +Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
5048733* +Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
5048745* +First Premier Bank, Po Box 5524, Sioux Falls, SD 57117-5524
5048758* ++SPRINGLEAF FINANCIAL SERVICES, P O BOX 3251, EVANSVILLE IN 47731-3251
(address filed with court: Springleaf Financial S, 8837 Belair Rd, Baltimore, MD 21236)
5048761* +Synchrony Bank/ JC Penneys, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
5048765* ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
(address filed with court: Toyota Financial Services, Attn: Bankruptcy, Po Box 8026,
Cedar Rapids, IA 52409)
5048766* ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
(address filed with court: Toyota Financial Services, Attn: Bankruptcy, Po Box 8026,
Cedar Rapids, IA 52409)

TOTALS: 0, * 11, ## 0

***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 22, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 20, 2018 at the address(es) listed below:

Chad James Julius on behalf of Debtor 1 Joann Gail Stoffregen cjulius@ljacobsonlaw.com,
brhoades@ljacobsonlaw.com
James Warmbrodt on behalf of Creditor LakeView Loan Servicing, LLC bkgroup@kmlawgroup.com
Steven M. Carr (Trustee) carrtrustee@yahoo.com, pa3l@ecfcbis.com
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 4

Information to identify the case:Debtor 1 **Joann Gail Stoffregen**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-8027**

EIN ---

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ---

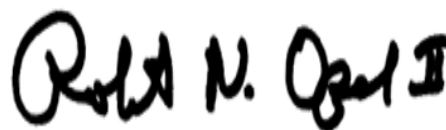
EIN ---

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **1:18-bk-01559-RNO****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Joann Gail Stoffregen

**By the
court:**Honorable Robert N. Opel, II
United States Bankruptcy Judge

By: AutoDocketer, Deputy Clerk

July 20, 2018**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.